

UNNUMBERED LETTERS ISSUED FOR THE MONTH OF SEPTEMBER 2008

| Dated    | Subject   | Distribution     |
|----------|---|------------------|
| 09/03/08 | Rural Development Audit Program   | S/D & N.O.O.     |
| 09/09/08 | Rural Business Enterprise Grant Program National Office Reserve Fiscal Year 2008 Funding Selections   | S/D              |
| 09/09/08 | Rural Economic Development Loan and Grant Program Projects Funded for Fourth Quarter Fiscal Year 2008   | S/D              |
| 09/9/08  | Intermediary Relending Program Fourth Quarter Funding   | S/D              |
| 09/12/08 | Compliance Review Rules Governing Equal Treatment of Faith Based and Community Organizations  | S/D              |
| 09/15/08 | Recertification of Transit Benefits   | All RD Employees |
| 09/17/08 | Waiver of the Bi-Weekly Maximum Earnings Limitation of Employees Involved in Relief and Recovery Efforts as a Result of Tropical Storm Hanna, Hurricane Ike, and Hurricane Gustav | S/D & N.O.O.     |
| 09/17/08 | Interest Rates for Community Facilities   | S/D, RDM & AD    |
| 09/17/08 | Interest Rate Changes for Housing Programs and Credit Sales (Nonprogram)  | S/D, RDM & AD    |
| 09/18/08 | Interest Rates for Water and Waste Disposal Loans, Watershed Protection and Flood Prevention Loans, and Resource Conservation and Development Loans                               | S/D              |
| 09/18/08 | MortgageServ Access/Separation of Duties  | S/D              |

| Dated    | Subject   | Distribution  |
|----------|---|---------------|
| 09/19/08 | Reminder of Tax Service Fee Increase for Fiscal Year 2009 Single Family Housing Director                          | S/D           |
| 09/19/08 | Contractor Support for Flood Zone Determinations in Loan Originations   | S/D           |
| 09/22/08 | Interest Rate for Direct Business and Industry Loans  | S/D, RDM & AD |
| 09/25/08 | Business and Industry Guaranteed Loan Program<br>FCC, LCC dba First Capital Corporation                           | S/D           |
| 09/28/08 | Granting Excused Absences to Federal Employees Affected by Severe Weather Conditions or Other Emergency Situation |               |

September 3, 2008

SUBJECT: Rural Development Audit Program

TO: National Office Officials  
Rural Development State Directors

ATTN: Management Control Officers  
Administrative Program Directors

The Rural Development Audit Program has been updated for Fiscal Year 2009 in order to provide audit-related guidance for selected Rural Development programs. The Audit Program is effective for audit periods ending on December 31, 2008, and thereafter. The Audit Program incorporates the Government Auditing Standards issued by the Government Accountability Office.

The following Rural Development programs are included in the Audit Program along with the appropriate Catalog of Federal Domestic Assistance (CFDA) numbers:

CFDA No. 10.415/10.427 – Rural Rental Housing Loans  
CFDA No. 10.766 – Community Facilities Loans and Grants  
CFDA No. 10.768 – Business and Industry Guaranteed Loans  
CFDA No. 10.767 – Intermediary Relending Program  
CFDA No. 10.854 – Rural Economic Development Loans and Grants

If requested, copies of the September 2008 Audit Program should be provided to Rural Development borrowers, their independent auditors, and Rural Development staff.

Copies of the Rural Development Audit Program may be obtained via the Rural Development internet homepage at: <http://www.rurdev.usda.gov/rd/auditprogram.pdf>. Please provide the internet address to all parties interested in obtaining copies of the Audit Program.

EXPIRATION DATE:  
September 30, 2009

FILING INSTRUCTIONS:  
Administrative/Other

Questions concerning the Rural Development Audit Program may be directed to John Purcell, Director, Financial Management Division (FMD) at (202) 692-0328 or [John.Purcell@wdc.usda.gov](mailto:John.Purcell@wdc.usda.gov).

*(Signed by Van B. Jorstad)*

VAN B. JORSTAD  
Chief Financial Officer  
Rural Development

Sent by electronic mail on 9/4/08 at 4:30p.m. by FMD.  
State Directors and National Office Officials should notify other personnel as appropriate.

September 9, 2008

TO: State Directors, Rural Development

ATTENTION: Business Programs Directors

SUBJECT: Rural Business Enterprise Grant Program  
National Office Reserve  
Fiscal Year 2008 Funding Selections

We have recently completed the funding cycle for the National Office Reserve. We are pleased to announce that the following requests were selected for a funding total of \$4,500,000.

| <u>State</u> | <u>Applicant</u>  | <u>Amount</u> |
|--------------|---|---------------|
| SD           | Edgemont Area Chamber of Commerce                               | \$ 36,900     |
| CA           | A Healthy House within a MATCH Coalition                        | \$ 99,000     |
| IA           | City of Hawarden  | \$ 70,500     |
| GA           | Appalachian Community Enterprises, Inc.                         | \$ 99,999     |
| NJ           | City of Sea Isle City   | \$ 30,000     |
| ID           | Clearwater Economic Development Association, Inc.               | \$ 78,750     |
| MT           | Southeastern Montana Development Corporation                    | \$ 38,900     |
| SC           | Williamsburg County Development Corporation                     | \$ 145,000    |
| UT           | Tooele County   | \$ 36,442     |
| WV           | Citizens for Historical Opportunity, Preservation and Education | \$ 99,500     |
| WA           | Community Minded Enterprises                                    | \$ 98,158     |
| WI           | Potawatomi Community Development Corporation                    | \$ 44,100     |
| MN           | Kittson County EDA  | \$ 56,462     |
| NE           | Scribner Improvement and Industrial Corporation                 | \$ 197,200    |
| TN           | City of Paris   | \$ 150,000    |

EXPIRATION DATE  
September 30, 2008

FILING INSTRUCTIONS:  
Community/Business Programs

Rural Business Enterprise Grant Program

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|    |   |            |
|----|---|------------|
| AZ | The City of Safford   | \$ 197,353 |
| IL | City of Pinckneyville   | \$ 99,000  |
| ND | Cooperstown-Griggs Economic Development Corporation                     | \$ 99,000  |
| CT | Town of Putnam  | \$ 75,000  |
| NM | San Miguel County   | \$ 500,000 |
| NC | Perquimans County Chamber of Commerce                                   | \$ 110,000 |
| ND | Dakota Manufacturing Partnership (MEP)                                  | \$ 190,000 |
| CO | International Center for Appropriate and Sustainable Technology (ICAST) | \$ 80,000  |
| ME | Breakneck Mountain Sno-Riders, Inc.                                     | \$ 65,000  |
| NH | Northern Community Investment Corporation (NCIC)                        | \$ 99,999  |
| OH | Newlife Academy of Information Technology                               | \$ 99,000  |
| PA | The Pennsylvania State University (PennTAP)                             | \$ 99,890  |
| VT | University of Vermont & State Agricultural College                      | \$ 99,000  |
| OK | Rural Enterprises, Inc.   | \$ 65,000  |
| MI | Berrien County  | \$ 15,000  |
| FL | Collier County Airport Authority  | \$ 495,000 |
| NE | Center for Rural Affairs  | \$ 99,000  |
| KY | Morehead State University   | \$ 251,848 |
| VI | New Image Foundation Corporation  | \$ 50,000  |
| HI | Oahu Resource Conservation and Development Council, Inc.                | \$ 63,800  |
| IN | Dubois County Area Development Corporation                              | \$ 90,000  |
| MA | Field to Table, Inc.  | \$ 11,275  |
| LA | Louisiana State University and Agricultural and Mechanical College      | \$ 147,924 |
| MO | University of Missouri  | \$ 117,000 |

**Total \$4,500,000**

All applications remaining on the National Office Reserve list will be removed. Your efforts and continued support for the Rural Business Enterprise Grant program is appreciated.

*(Signed by William F.Hagy III)*

WILLIAM F. HAGY III  
Deputy Administrator  
Business Programs

September 9, 2008

TO: State Directors, Rural Development

SUBJECT: Rural Economic Development Loan and Grant Program  
Projects Funded for Fourth Quarter  
Fiscal Year 2008

ATTN: Business Programs Directors

The Business Programs has announced loan and grant selections for the fourth quarter of fiscal year (FY) 2008 under the Rural Economic Development Loan and Grant (REDLG) program. A listing of loan and grant awards is attached for your information.

During the fourth quarter of FY 2008, 35 zero-interest loan applications totaling \$21,870,000 were considered by Business Programs. Based on the availability of funds, six applications with scores of 170 or above were selected for funding, totaling \$4,290,028. These funds will be leveraged by \$30,437,983 of private and public financing, directly create 1057 jobs in rural areas, and help save 122 existing positions.

In addition to the loan selections, seven grants with scores of 160 or above totaling \$1,973,040 to finance revolving loan fund programs that will be operated by rural electric utilities were selected for funding. The initial zero-interest loans from the revolving loan fund programs, leveraged by \$11,708,117 in private and public financing, will provide financing to develop, construct or expand an Agricultural and renewable energy center, two medical centers including purchasing equipment, an industrial park, and a waste water treatment system. An estimated 93 new jobs will be created and 457 jobs will be retained as a result of these grants.

EXPIRATION DATE:  
September 30, 2008

FILING INSTRUCTIONS:  
Community/Business Programs

If you have any questions, please contact Melvin Padgett, Loan Specialist, at (202) 720-1495 or Cindy Mason, Loan Specialist, at (202) 690-1433, Specialty Lenders Division, Processing Branch.

*(Signed by William F. Hagy III)*

Deputy Administrator  
Business Programs

Attachments



**RURAL ECONOMIC DEVELOPMENT LOAN AND GRANT PROGRAM  
REQUEST FOR LOAN FUNDS – Fourth Quarter FY 2008**

|   |                        |
|---|------------------------|
| Total Available FY 2008                                   | \$ 33,642,228.02       |
| Less 1 <sup>st</sup> and 2 <sup>nd</sup> Quarters FY 2008 | \$ 23,180,000.00       |
| Less 3 <sup>rd</sup> Quarter FY 2008                      | \$ 6,172,200.00        |
| Less 4 <sup>th</sup> Quarter FY 2008                      | <u>\$ 4,290,028.00</u> |
| Balance Remaining   | \$ .02                 |

| <b>State</b> | <b>Project</b>                                       | <b>Loan<br/>Amount</b> | <b>REDL<br/>Number</b> |
|--------------|--|------------------------|------------------------|
| SC 22        | Fairfield Electric Cooperative, Inc.                 | \$ 740,000             | 1169                   |
| SC 26        | Pee Dee Electric Cooperative (Red Rock Developments) | \$ 740,000             | 1170                   |
| IL 40        | M.J.M. Electric Cooperative, Inc.                    | \$ 740,000             | 1171                   |
| IL 08        | Coles-Moultrie Electric Cooperative                  | \$ 740,000             | 1172                   |
| SD 43        | East River Electric Power Cooperative, Inc.          | \$ 740,000             | 1173                   |
| SC 38        | West Carolina Rural Telephone Cooperative, Inc.      | \$ 590,028             | 1174                   |

|                |              |                       |
|----------------|--------------|-----------------------|
| <b>6 Loans</b> | <b>Total</b> | <b>\$4,290,028.00</b> |
|----------------|--------------|-----------------------|

|   |               |
|---|---------------|
| <b>Balance of Loan Funds After Above Request:</b> | <b>\$ .02</b> |
|---|---------------|

Attachment

**RURAL ECONOMIC DEVELOPMENT LOAN AND GRANT PROGRAM  
REQUEST FOR GRANT FUNDS – Fourth Quarter FY 2008**

|   |                     |
|---|---------------------|
| Total Available FY 2008                                   | \$10,000,000        |
| Less 1 <sup>st</sup> and 2 <sup>nd</sup> Quarters FY 2008 | \$ 6,826,960        |
| Less 3 <sup>rd</sup> Quarter FY 2008                      | \$ 1,200,000        |
| Less 4 <sup>th</sup> Quarter FY 2008                      | <u>\$ 1,973,040</u> |
| Balance Remaining   | \$ 0                |

| <b>State</b> | <b>Project</b>                              | <b>Grant<br/>Amount</b> | <b>REDG<br/>Number</b> |
|--------------|---|-------------------------|------------------------|
| IA 93        | Midland Power Cooperative                   | \$ 300,000              | 437                    |
| IA 32        | Butler County Rural Electric Cooperative    | \$ 300,000              | 438                    |
| MN 85        | Todd Wadena Electric Cooperative            | \$ 300,000              | 439                    |
| SD 43        | East River Electric Power Cooperative, Inc. | \$ 300,000              | 440                    |
| IA 105       | Stuart Municipal Utilities                  | \$ 300,000              | 441                    |
| ND 50        | Northern Plains Electric Cooperative        | \$ 208,350              | 442                    |
| IA 106       | Traer Municipal Utilities                   | \$ 264,690              | 443                    |

**7 Grants      Total      \$1,973,040**

**Balance of Grant Funds After Above Request:      \$      0**

September 9, 2008

SUBJECT: Intermediary Relending Program  
Fourth Quarter Funding

TO: State Directors, Rural Development

ATTN: Business Programs Directors

The fiscal year (FY) 2008 fourth quarter funding selections for the Intermediary Relending Program (IRP) non-earmarked funds are listed below for your information. The priority points for each project are inclusive of any Administrator points that were awarded. The selections are as follows:

| <u>State</u> | <u>Project Name</u>                           | <u>Priority<br/>Amount</u> | <u>Points</u> |
|--------------|---|----------------------------|---------------|
| CA           | Desert Alliance for Community Empowerment     | \$485,000                  | 215           |
| CA           | Rural Community Assistance Corporation        | \$750,000                  | 199           |
| SD           | Northeast South Dakota Economic Corporation   | \$750,000                  | 176           |
| SD           | West River Foundation                         | \$750,000                  | 176           |
| PA           | Economic Progress Alliance of Crawford County | \$500,000                  | 173           |
| SD           | Rural Electric Economic Development, Inc.     | \$750,000                  | 171           |
| PA           | Starting Gate                                 | \$500,000                  | 170           |
| ME           | Northern Main Development Commission          | \$750,000                  | 166           |
| VT           | Vermont Community Loan Fund                   | \$500,000                  | 155           |
| KY           | Appalachian Investment Corporation            | \$750,000                  | 151           |
| SD           | South Eastern Development Foundation          | \$500,000                  | 150           |

EXPIRATION DATE:  
September 30, 2008

FILING INSTRUCTIONS:  
Community/Business Programs

## Intermediary Relending Program

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|      |   |                     |     |
|------|---|---------------------|-----|
| IA   | Storm Lake Industrial Corporation                       | \$400,000           | 148 |
| ME   | Midcoast Council for Business<br>Planning & Development | \$750,000           | 146 |
| AZ   | Nogales Community Development                           | \$330,000           | 145 |
| OR   | Columbia-Pacific Economic<br>Development District       | \$660,000           | 141 |
| WV   | Community Works in West Virginia                        | \$750,000           | 140 |
| IL   | Lawrence County Industrial<br>Development Council       | \$325,000           | 140 |
| NH   | Northern Community Investment<br>Corporation            | \$750,000           | 136 |
| WPac | Federated States of Micronesia<br>Development Bank      | \$466,254           | 134 |
|      | <b>Total</b>  | <b>\$11,416,254</b> |     |

Unused earmarked funds totaling \$9,464,056.87 were pooled on June 30, 2008, and made a part of the unrestricted reserve. There was a total of \$11,416,254.58 available for this quarter funding.

Please provide appropriate notification to applicants that did not receive an allocation. Applications that have been considered for an allocation of funds in four quarterly funding cycles will receive no further consideration, in accordance with RD Instruction 4274-D, section 4274.344(b). Applications that have been considered in less than four quarterly funding cycles will be considered again next fiscal year. You are reminded that this is the final round of funding for the IRP unrestricted reserve.

*(Signed by William F. Hagy III)*

WILLIAM F. HAGY III  
Deputy Administrator  
Business Programs

September 12, 2008

SUBJECT: Compliance Review  
Rules Governing Equal Treatment of Faith-Based and  
Community Organizations

TO: State Directors, Rural Development  
National Office Officials

ATTENTION: Administrative Program Directors

FROM: Clyde Thompson (*Signed by Clyde Thompson*)  
Deputy Administrator  
Operations and Management

As part of his Faith-Based and Community Initiative, President Bush issued Executive Order (EO) 13279, Equal Protection of the Laws for Faith-Based and Community Organizations. EO 13279 charges executive branch agencies to give equal treatment to faith-based and community groups that apply for Federal funds to meet social needs in America's communities. The EO was implemented by the Department of Agriculture (USDA) on July 9, 2004, with the publication of an implementing regulation entitled, "Equal Opportunity for Religious Organizations" (7 CFR Part 16). This regulation requires compliance monitoring. Form RD 400-8, "Compliance Review," will be used to monitor compliance with all applicable civil rights laws, rules, and regulations under the program in which the loan or grant is being made (regular oversight duties).

The trained compliance review official will ensure that the recipient does NOT:

- 1.) Discriminate against a program beneficiary (user/participant) or prospective program beneficiary on the basis of religion or religious beliefs.

EXPIRATION DATE:  
August 31, 2009

FILING INSTRUCTIONS:  
Administrative/Other Programs

Such discrimination might include requiring beneficiaries to participate in religious activities or subscribe to the recipient's religious beliefs as a condition of the beneficiary's receipt of Federally funded services and/or benefits.

- 2.) Engage in inherently religious activities, such as worship, religious instruction, or proselytization (preaching), as part of the programs or services supported with direct USDA assistance. An organization may still conduct such activities, however, they must be (a) privately funded; (b) offered separately, in time OR location from the programs or services supported with USDA Rural Development Federal financial assistance; and (c) be voluntary for beneficiaries of the Federal programs or services.
- 3.) Lose its religious hiring autonomy as a condition of participating in USDA Rural Development programs. Faith-based organizations are generally exempt from the Federal prohibition on "discrimination on the basis of religion" in their hiring practices as set forth in section 702(a) of the Civil Rights Act of 1964, 42 U.S.C., 2000e-1. This exemption is not forfeited by their receipt of Rural Development assistance. However, they are not exempt from discrimination against beneficiaries on the prohibited bases of race, color, national origin, or sex as set forth in 7 CFR Sec. 16, 16.2(c).

All organizations must submit a complete application package under the Rural Development program for which they are applying. If Form RD 400-1, "Equal Opportunity Agreement," is required as part of the application package, it must be submitted. Faith-based organizations are exempt from the "prohibited discrimination on the basis of religion in hiring practices" clause.

- 4.) Use funds for acquisition, construction or rehabilitation of structures to the extent those structures are used for inherently religious activities (such as worship, religious instruction, or proselytization). Where a structure is used for both eligible and inherently religious activities, direct USDA Rural Development funds may not exceed the cost of those portions of the acquisition, construction, or rehabilitation that are attributable to eligible activities in accordance with the cost accounting requirements applicable to USDA funds. Religious congregations may not receive USDA Rural Development funds for improvements to sanctuaries, chapels, or any other room that the congregation uses as its principal place of worship, even if the room is used for eligible activities during non-worship times.

A recipient faith-based organization MAY:

- 1.) Use direct USDA Rural Development Federal financial assistance only to support the non-inherently religious activities/services it provides;
- 2.) Retain its identity, including its religious name and/or mission statement;
- 3.) Select its board members and otherwise govern itself on a religious basis;
- 4.) Retain religious art, icons, scripture, or other religious symbols on its property, including those facilities in which a Federally funded service is provided;
- 5.) Include religious references in its organizations mission statements and other governing document; and
- 6.) Retain its ability to take religion into account when hiring its employees as part of its religious independence and autonomy.

Civil Rights compliance reviews for faith-based and community organization recipients are to follow the requirements of RD Instruction 1901-E, 1901.204, which will provide program specific guidance on completing reviews.

Please feel free to contact Carlton L. Lewis, Program Compliance, Civil Rights Staff, at (202) 692-0097, or [carlton.lewis@wdc.usda.gov](mailto:carlton.lewis@wdc.usda.gov), or Rhonda Brown, Rural Development Faith-Based and Community Initiatives Coordinator, at (202) 692-0298, or [rhonda.brown@wdc.usda.gov](mailto:rhonda.brown@wdc.usda.gov), if you have additional questions.

Sent by electronic mail on 9/12/08 at 4:20p.m. by the Office of the Deputy Administrator for Operations and Management. State Directors and National Office Officials should advise other Personnel as appropriate.

September 15, 2008

SUBJECT: Recertification of Transit Benefits

TO: Rural Development Employees

FROM: Clyde Thompson (*Signed by Clyde Thompson*)  
Deputy Administrator  
Operations and Management

All Department of Agriculture transit subsidy participants are required to recertify their eligibility, pertinent information and monthly subsidy amounts by **September 29, 2008**, by completing an AD-1147, "Department of Agriculture Public Transportation Benefit Program Application," form which is attached. If you download your benefits, please attach a clear copy of your Smart Card to the AD-1147.

Please ensure the AD-1147 is filled out accurately and includes the certification of both you and your supervisor. The form will not be processed if signatures are missing. Recertifying participants with no change to pertinent information (employee's last name, first name, last four digits of social security number, city, state, and zip code of residence, work phone, actual commuting costs and agency code) should check the Recertification and Change blocks. New enrollees can apply at any time by checking New.

The Transit and Smart Benefits forms also available at <http://www.usda.gov/da/shmd/wlforms.htm>. Upon completion, turn forms in to Charlene Baker, in Room 1323-South Building, Mail Stop 0730. Please make sure your name appears on each page submitted. Employees that have not recertified by the September 29<sup>th</sup> date will be dropped from the Department of Transportation transit subsidy benefit system and will be unable to obtain 1<sup>st</sup> quarter Fiscal Year 2009 distributions in **October 2008**. If there are any questions about this process, please contact Charlene Baker, Transit Subsidy Coordinator at 692-0171 or via email at [Charlene.Baker@wdc.usda.gov](mailto:Charlene.Baker@wdc.usda.gov).

Attachment

EXPIRATION DATE:  
October 31, 2008

FILING INSTRUCTION:  
Administrative/Other Programs



**DEPARTMENT OF AGRICULTURE**  
**PUBLIC TRANSPORTATION BENEFIT PROGRAM APPLICATION**

(Please type or print legibly in blue or black ink)

**ACTION REQUESTED (CHECK ONE):** New Change Cancellation Recertification Temporary **NTE DATE:** \_\_\_\_\_

NOTE: Items 1 through 12, and the reverse side of this form must be completed in full before submitting to your designated Commuter Benefit Coordinator.

**APPLICANT INFORMATION**

|   |   |   |
|---|---|---|
| 1. NAME OF APPLICANT (Last, First, Middle Initial)  | 2. WORK ADDRESS (Street, City, State, Zip Code) (If applicable: Div/Unit, Rm #/ Sub Unit)<br><br>E-MAIL ADDRESS (Optional):   | 3. HOME ADDRESS (Street, City, State, Zip Code)   |
| 4. USDA AGENCY CODE (See Codes Below)   | 5. EMPLOYEE SOCIAL SECURITY NUMBER (last 4 numbers):  | 6. WORK TELEPHONE NUMBER  |
| 7. MODE (S) OF TRANSPORTATION TO BE USED DAILY TO COMMUTE TO AND FROM WORK.<br><br><u>Bus</u> <u>Light Rail</u> <u>Subway</u><br><u>Ferry</u> <u>Train</u> <u>Authorized Vanpool</u><br>Other (Specify) _____ | 8. TYPE OF FARE MEDIA YOU USE.<br><br><u>Fare card</u> <u>Tickets</u> <u>Pass</u><br><u>Tokens</u> <u>Voucher</u><br><u>SmarTrip Card</u><br><u>Other (Specify)</u> _____ | 9. TYPE OF REDUCED FARE PUBLIC TRANSPORTATION RATE YOU RECEIVE.<br><br><u>Disability</u><br><u>Senior Citizen</u> |
| 10. Prior to applying for this benefit, how did you commute to work (Check One) <u>Drive</u> <u>Bus</u> <u>Train</u> <u>Vanpool</u> <u>Ferry</u> <u>Other</u>   |   |   |

**EMPLOYEE CERTIFICATION**

**WARNING:** This certification concerns a matter with the jurisdiction of an agency of the United States and making a false, fictitious, or fraudulent certification may render the maker subject to criminal prosecution under Title 18, United States Code, Section 1001; Civil Penalty Action, providing for administrative recoveries of up to \$10,000 per violation; and/or agency disciplinary actions up to and including removal from Federal Service.

- I certify I am employed by the Department of Agriculture.
- I certify I am eligible for a public transportation fare benefit. I will use it for my daily commute to and from work. I will not give, sell, or transfer it to anyone else.
- I certify I am not a member of a carpool. I do not receive disability or executive parking privileges.
- I certify the monthly transit benefit I am receiving does not exceed my monthly commuting costs.
- I certify that in any given month, I will not use the Government-provided transit benefit in excess of the statutory limit. If my commuting costs per month on public transportation exceed the monthly statutory limit, then I will continue to use public transportation and will supplement those additional costs with my own funds.
- I certify I am responsible for returning ALL partially used and unused fare media to my agency's designated Commuter Benefit Coordinator three working days before my effective date of reassignment, transfer, resignation, retirement, etc.
- I certify my usual monthly public transportation commuting costs (excluding any parking costs) are \$\_\_\_\_\_ (amount is taken from completed worksheet on back page).

|                           |          |
|---------------------------|----------|
| 11. SIGNATURE OF EMPLOYEE | 12. DATE |
|---------------------------|----------|

**VERIFICATION – COMMUTER BENEFIT COORDINATOR**

|  |   |
|--|---|
| 13. NAME OF COMMUTER BENEFIT COORDINATOR<br><br>Charlene Baker | 14. AGENCY MAXIMUM BENEFIT (Enter monthly payable amount for each participant based upon commuting costs and statutory limitations, agency policy, Union Negotiations, etc.). |
| 15. SIGNATURE OF COMMUTER BENEFIT COORDINATOR                  | 16. DATE  |

**PRIVACY ACT STATEMENT**

This information is solicited under authority of Public Law 101-509. Furnishing the information on this form is voluntary, but failure to do so may result in disapproval of your request for a public transportation transit fare benefit. The purpose of this information is to facilitate timely processing of your request, to ensure your eligibility, and to prevent misuse of the funds involved. This information will be provided to the Department of Transportation to administer this program and to ensure that you are not listed as a carpool participant or a holder of any other form of vehicle work site parking permit with USDA or any other Federal Agency.

**AGENCY CODES**

|                                       |   |   |
|---------------------------------------|---|---|
| 01 Office of the Secretary            | 18 Economic Research Svc                                    | 38 Office of Chief Economist                  |
| 02 Agricultural Marketing Svc         | 20 National Agricultural Statistics Svc                     | 42 Office of Budget and Program Analysis      |
| 03 Agricultural Research Svc          | 22 Cooperative State Research, Education, and Extension Svc | 90 Office of the Chief Financial Officer      |
| 07 Rural Housing Svc                  | 23 Office of Inspector General                              | DA Departmental Administration                |
| 08 Risk Management Agency             | 30 Food and Nutrition Svc                                   | EO Office of Civil Rights                     |
| 10 Foreign Agricultural Svc           | 32 Rural Business-Cooperative Svc                           | ES Office of the Executive Secretariat        |
| 11 Forest Svc                         | 34 Animal and Plant Health Inspection Svc                   | FA Farm Service Agency                        |
| 13 Office of Communications           | 36 Grain Inspection, Packers, & Stockyards Administration   | IT Office of the Chief Information Officer    |
| 14 Office of General Counsel          | 37 Food Safety and Inspection Svc                           | NA National Appeals Division                  |
| 15 Rural Utilities Svc                |   | SC National Sheep Industry Improvement Center |
| 16 Natural Resources Conservation Svc |   |   |

COMPLETE PUBLIC TRANSPORTATION BENEFIT EXPENSE WORK SHEET ON BACK AD -1147 dated December 30, 2005 (Revised - other versions of form are obsolete)

## PUBLIC TRANSPORTATION BENEFIT EXPENSE WORK SHEET

**NOTE:** USDA Form AD-1147, Public Transportation Benefit Program Application, requires USDA participants to calculate their usual monthly mass transit commuting cost to the nearest dollar for their daily commute to and from work. This work sheet must be completed to receive transit subsidy benefits.

**INSTRUCTIONS:** Calculate your total monthly mass transit expenses by the way you pay for your **roundtrip daily commute to and from work**. Using the work sheet below, select your mode of mass transportation and identify the **roundtrip cost based on how you pay (i.e. daily, weekly, monthly) for your fare media and convert all costs to a total monthly amount**. **REMINDER:** It is possible that an employee may have a combination of daily, weekly or monthly expenses in computing his/her total monthly commuting costs.

**REMEMBER:** Parking fees are not allowed and cannot be included when computing monthly transit costs. If you are a person with a disability or a senior citizen receiving reduced rates, you must calculate the reduced fare rate you pay.

| MODE OF TRANSPORTATION                             | DEPARTURE LOCATION | NAME OF COMPANY | DAILY EXPENSE | WEEKLY PASS EXPENSE | MONTHLY PASS EXPENSE |
|--|--------------------|-----------------|---------------|---------------------|----------------------|
| Bus (circle applicable)                            |                    |                 | \$            | \$                  | \$                   |
| Local - Commuter - County Rail (circle applicable) |                    |                 | \$            | \$                  | \$                   |
| Light Rail - Subway Commuter Train                 |                    |                 | \$            | \$                  | \$                   |
| Vanpool (authorized)                               |                    |                 | \$            | \$                  | \$                   |
| Ferry  |                    |                 | \$            | \$                  | \$                   |
| Other (Specify)                                    |                    |                 | \$            | \$                  | \$                   |
| <b>TOTAL COST</b>                                  |                    |                 | \$            | \$                  | \$                   |

### CONVERTING DAILY AND WEEKLY COST TO MONTHLY COST

#### 40 HOUR WORKWEEK SCHEDULE CONVERSION

| 8 HOUR WORK DAY CONVERSION |                 |                      | 9 HOUR WORK DAY CONVERSION |                 |                      | 10 HOUR WORKDAY CONVERSION |                 |                      |
|----------------------------|-----------------|----------------------|----------------------------|-----------------|----------------------|----------------------------|-----------------|----------------------|
| Daily Cost                 | No. Days Worked | Total Cost Per Month | Daily Cost                 | No. Days Worked | Total Cost Per Month | Daily Cost                 | No. Days Worked | Total Cost Per Month |
| \$                         | x's 21          | \$                   | \$                         | x's 19          | \$                   | \$                         | x's 17          | \$                   |

#### LESS THAN 40-HOUR WORKWEEK SCHEDULE CONVERSION

Complete this section if your work schedule has you out of the official duty station location for less than 40 hours per week.  
(i.e. telework, part-time, regularly scheduled travel, etc.)

|                         |                                 |                            |
|-------------------------|---------------------------------|----------------------------|
| Daily Mass Transit Cost | Number of Days Worked Per Month | Total Daily Cost Per Month |
| \$                      | x                               | \$                         |

#### WEEKLY PASS CONVERSION (If applicable)

|                          |                           |                             |
|--------------------------|---------------------------|-----------------------------|
| Weekly Mass Transit Cost | Number of Weeks Per Month | Total Weekly Cost Per Month |
| \$                       | x 4                       | \$                          |

**NOTE:** If the scheduled number of hours you work per month changes, see your Commuter Benefit Coordinator for options.

### TOTAL MONTHLY COMMUTING COSTS

|   |    |
|---|----|
| TOTAL DAILY COST PER MONTH (if applicable)  | \$ |
| TOTAL WEEKLY COST PER MONTH (if applicable)   | \$ |
| TOTAL MONTHLY COST PER MONTH (if applicable)  | \$ |
| <b>GRAND TOTAL OF MONTHLY COMMUTING COSTS (rounded to the nearest dollar). Transfer to front page under Employee Certification.</b> | \$ |

### EMPLOYEE CERTIFICATION

|                                      |                       |      |
|--------------------------------------|-----------------------|------|
| NAME OF EMPLOYEE (Please print name) | SIGNATURE OF EMPLOYEE | DATE |
|                                      |                       |      |

### SUPERVISOR CERTIFICATION OF WORK SCHEDULE

|  |                         |      |
|--|-------------------------|------|
| NAME OF SUPERVISOR (Please print name) | SIGNATURE OF SUPERVISOR | DATE |
|  |                         |      |

September 17, 2008

SUBJECT: Waiver of the Bi-Weekly Maximum Earnings Limitation of Employees Involved in Relief and Recovery Efforts as a Result of Tropical Storm Hanna, Hurricane Ike, and Hurricane Gustav

TO: Rural Development State Directors  
National Office Officials

ATTN: Administrative Program Directors  
Human Resources Managers

FROM: Clyde Thompson *(Signed by Clyde Thompson)*  
Deputy Administrator  
Operations and Management

On September 12, 2008, a memorandum went out granting a waiver to the maximum limitation on bi-weekly earnings. The waiver went into effect on August 31, 2008, the first day of pay period 18, and will continue through **October 11, 2008**, the last day of pay period 20, for Tropical Storm Hanna and Hurricane Gustav. The waiver for Hurricane Ike will continue through **October 25, 2008**, the last day of pay period 21.

The waiver covers all Rural Development employees detailed or assigned to those areas and involved in relief and recovery efforts in connection with Tropical Storm Hanna, Hurricane Ike, and Hurricane Gustav. A copy of the waiver should be provided to the affected employee's timekeeper.

EXPIRATION DATE:  
September 30, 2009

FILING INSTRUCTIONS:  
Administrative/Other Programs

The employee's total earnings should be carefully monitored. Total earnings are subject to the annual maximum, GS-15, Step 10 or Level V of the Executive Schedule, whichever is greater, in calendar year 2008. There is no provision for waiving the annual maximum.

Waivers of the bi-weekly premium pay limitation should be properly coded in the header of the time and attendance (T&A). Pay limitations are currently allowed through entries four through eight in the Federal Employees Group Life Insurance shift field on the T&A. For General Schedule employees, in the numeric field one position, the valid values are blank, the overtime is coded normal, T&A code 21, but the header is changed from "regular T&A" to "exceeds biweekly T&A."

If you have any questions, please contact Kimm Slayton, Human Resources Specialist, at (202) 692-0236, or via e-mail at [kimm.slayton@wdc.usda.gov](mailto:kimm.slayton@wdc.usda.gov).

Sent by electronic mail on 09/22/08, at 10:15 a.m., by Human Resources. State Directors and National Office Officials should advise other personnel as appropriate.

September 17, 2008

SUBJECT: Interest Rates for Community Facilities

TO: Rural Development State Directors,  
Rural Development Managers,  
and Area Directors

Effective from October 1, 2008, through December 31, 2008, the interest rates for direct community facility loans are as follows:

Poverty Line...unchanged at.....4.500%  
Intermediate... unchanged at.....4.500%  
Market..... unchanged at.....4.500%

Please notify appropriate personnel of these rates.

*(Signed by Peter Morgan) for*

RUSSELL T. DAVIS  
Administrator  
Housing and Community Facilities Programs

EXPIRATION DATE:  
December 31, 2008

FILING INSTRUCTIONS:  
Administrative/Other Programs

Sent by Electronic Mail on 9/17/08 at 1:45 p.m. by PAD.  
State Directors should advise other personnel as appropriate.

September 17, 2008

SUBJECT: Interest Rate Changes for Housing Programs  
and Credit Sales (Nonprogram)

TO: Rural Development State Directors,  
Rural Development Managers,  
and Area Directors

ATTN: Rural Housing Program Directors

The following interest rates, effective October 1, 2008, are changed as follows:

| <b><u>Loan Type</u></b> | <b><u>Existing Rate</u></b> | <b><u>New Rate</u></b> |
|-------------------------|-----------------------------|------------------------|
| <b>ALL LOAN TYPES</b>   |                             |                        |
| Treasury Judgement Rate | 2.330%                      | 2.170%                 |

The new rate shown above is as of the week ending August 29, 2008. The actual judgement rate that will be used will be the rate for the calendar week preceding the date the defendant becomes liable for interest. This rate may be found by going to the Federal Reserve website for the weekly average 1-year Constant Maturity Treasury Yield

([http://www.federalreserve.gov/releases/h15/data/Weekly\\_Friday\\_/H15\\_TCMNOM\\_Y1.txt](http://www.federalreserve.gov/releases/h15/data/Weekly_Friday_/H15_TCMNOM_Y1.txt)).

**RURAL HOUSING LOANS**

|                        |       |       |
|------------------------|-------|-------|
| Rural Housing (RH) 502 |       |       |
| Very-Low or Low        | 5.750 | 5.750 |

EXPIRATION DATE:  
October 31, 2008

FILING INSTRUCTIONS:  
Administrative/Other Programs

|   |       |       |
|---|-------|-------|
| Single Family Housing<br>(SFH) Nonprogram             | 6.250 | 6.250 |
| Rural Housing Site<br>(RH-524), Non-Self-Help         | 5.750 | 5.750 |
| Rural Rental Housing and<br>Rural Cooperative Housing | 5.750 | 5.750 |

Please notify appropriate personnel of these rates.

*(Signed by Peter Morgan) for*

RUSSELL T. DAVIS  
Administrator  
Housing and Community Facilities Programs

Sent by electronic mail on 9/17/08 at 1:45 p.m. by PAD.  
State Directors should advise other personnel as appropriate.

September 18, 2008

SUBJECT: Interest Rates for Water and Waste Disposal  
Loans, Watershed Protection and Flood  
Prevention Loans, and Resource Conservation  
and Development Loans

TO: Rural Development State Directors,  
Rural Development Managers,  
and Area Directors

Language in the Consolidated Farm and Rural Development Act requires that the poverty rate and the intermediate rate be determined based on the approval date of the loan. For those loans approved on or after May 23, 2008, the poverty rate will be set at 60 percent of the market rate and the intermediate rate be set at 80 percent of the market rate, adjusted to the nearest one-eighth of one percent. Following are the new interest rates for water and waste disposal loans approved on or after May 23, 2008:

Poverty Line...unchanged at.....2.750%  
Intermediate...unchanged at.....3.625%  
Market..... unchanged at.....4.500%

For loans approved but not closed on or before May 22, 2008, the poverty rate will remain fixed at 4.500 percent and the intermediate rate will continue to be set at one-half of the difference between the poverty line rate and the market rate. Following are the new interest rates for water and waste disposal loans approved on or before May 22, 2008:

Poverty Line...unchanged at.....4.500%  
Intermediate...unchanged at.....4.500%  
Market..... unchanged at..... 4.500%

EXPIRATION DATE:  
December 31, 2008

FILING INSTRUCTIONS:  
Administrative/Other Programs



These rates will be effective from October 1, 2008, through December 31, 2008.

Also, the rate for watershed protection and flood prevention loans and resource conservation and development loans is as follows:

| CURRENT RATE | NEW RATE |
|--------------|----------|
| 4.500%       | 4.500%   |

Please notify appropriate personnel of these rates.

*(Signed by James M. Andrew)*

JAMES M. ANDREW  
Administrator  
Utilities Programs

Sent by Electronic Mail on 9/17 at 2:20 by PAD.  
State Directors should advise other personnel as appropriate.

September 18, 2008

TO: State Directors  
Rural Development

ATTN: Single Family Housing Program Directors

FROM: Philip H. Stetson (*Signed by Phillip H. Stetson*)  
Acting Deputy Administrator  
Single Family Housing

SUBJECT: MortgageServ Access/Separation of Duties

In an unnumbered letter dated July 2, 2008, on the same subject, we sought your assistance in getting the appropriate one of the following four Profile IDs assigned to each of your MortgageServ users.

| Profile ID | RHCDS/Check Request or Cancel (Treasury) | RHCDS/Obligation Request Validation |
|------------|--|-------------------------------------|
| 30135      | Update                                   | Inquiry                             |
| 30136      | Update                                   | Update                              |
| 30235      | Inquiry                                  | Inquiry                             |
| 30236      | Inquiry                                  | Update                              |

Thank you for your prompt and thorough attention to this task. The provided, reviewed and approved Profile ID for each existing MortgageServ user was implemented in August 2008 via a one-time batch process.

#### **New Profile IDs**

After completing the one-time batch process, it became apparent that the method used to reflect whether or not a user possessed loan approval authority needed to be enhanced. To meet this need, four additional Profile IDs were created. These new Profile IDs are

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FILING INSTRUCTIONS:  
Housing Programs

essentially a copy of the existing Profile IDs, but will begin with “31” instead of “30”. Profile IDs starting with “31” will be used to systematically identify a user with loan approval authority.

| Profile ID | RHCDS/Check Request or Cancel (Treasury) | RHCDS/Obligation Request Validation | Loan Approval Authority |
|------------|--|-------------------------------------|-------------------------|
| 31135      | Update                                   | Inquiry                             | Yes                     |
| 31136      | Update                                   | Update                              | Yes                     |
| 31235      | Inquiry                                  | Inquiry                             | Yes                     |
| 31236      | Inquiry                                  | Update                              | Yes                     |

Using the information in the approved baseline spreadsheets, users with loan approval authority will be automatically converted to appropriate “31” Profile ID. Example:

| As provided, reviewed and approved in the baseline spreadsheet. |           |                   |                               |                        |                               | Will Now Be: |
|---|-----------|-------------------|-------------------------------|------------------------|-------------------------------|--------------|
| User Name   | Teller ID | Organization Code | Loan Approval Authority (Y/N) | Appropriate Profile ID | Elevated Access Justification |              |
| DOE, JANE   | 02222     | 18041             | YES                           | 30135                  | Check Request Back-up         |              |
| SMITE, JOHN   | 03333     | 18041             | YES                           | 30236                  | Obligation Back-up            |              |

The Field Office Logbook form is being modified to accommodate the eight Profiles IDs.

### Monitoring Loan Approval Authorities

State Offices must monitor loan approval authorities. If a user’s loan approval authority is revoked, the State Office should work with their Information Systems Security Staff Point of Contact (ISSS POC) to change that user’s Profile ID from an ID that starts with “31” to one that starts with “30”. If a user is given loan approval authority, the State Office should work with their ISSS POC to change that user’s Profile ID from an ID that starts with “30” to one that starts with “31”.

## **General Profile ID Guidelines**

When assigning a Profile ID to a new MortgageServ user or changing an existing user's Profile ID, the National Office would generally expect to see the following:

- For states where obligations (or the ordering of Treasury checks) are not centralized in the State Office, a member of the support staff (someone without loan approval authority) should be the primary obligator. Then if office size permits, another member of the support staff should be the primary check requester.
- For any given office, there should not be more than three obligators or more than three check requesters. A Loan Approval Official in an Area/Local Office should have inquiry only unless a small office size (or limited staff dedicated to housing) justifies them to serve as an obligator or check requester.
- The predominant justifications for Profile ID 30136 and Profile ID 31136 include:
  - User is a State Office staff member responsible for Automated Clearing Housing (ACH) disbursements.
  - User works in an office of three people or less. The bulk of the users approved under this justification are in a one-person office.
  - User serves as an ACH backup for the State Office.
  - User is an Area Director that assumes State Office responsibilities.

If you have any questions regarding this memorandum, please contact Brooke Baumann of the Single Family Housing Direct Loan Division at (202) 690-4250 or the ISSS at [security.mail@stl.usda.gov](mailto:security.mail@stl.usda.gov) or 314-457-4772.

September 19, 2008

TO: All State Directors  
Rural Development

ATTENTION: Rural Housing Program Directors

FROM: Philip H. Stetson (*Signed by Phillip H. Stetson*)  
Acting Deputy Administrator  
Single Family Housing

SUBJECT: Reminder of Tax Service Fee Increase for Fiscal Year 2009  
Single Family Housing Direct

The purpose of this memorandum is to remind the states of the increase in the tax service fee for Fiscal Year 2009. The applicable tax service fee for the period of October 1, 2008, through September 30, 2009, is \$119 as outlined in HB-1-3550, Attachment 7-B.

The parameters for the Good Faith Estimate and the Closing Item Default screens in UniFi will be updated at the national level.

If you have any questions regarding this memorandum, please contact Brooke Baumann of the Single Family Housing Direct Loan Division at (202) 690-4250.

EXPIRATION DATE:  
September 30, 2009

FILING INSTRUCTIONS:  
Housing Programs

September 19, 2008

TO: Rural Development  
State Directors

FROM: Russell T. Davis  
Administrator  
Housing and Community Facilities Programs

Ben Anderson     *(Signed by Ben Anderson)*  
Administrator  
Business and Cooperative Programs

SUBJECT: Contractor Support for Flood Zone Determinations in Loan Originations

On September 2, 2008, the Centralized Servicing Center (CSC) began offering contractor-supported flood zone determinations for loan originations in housing, business and community facilities programs.

This flood zone certification process involves, in most cases, a relatively simple screening of a property site address against electronic FEMA flood plain map data. If required, a closer, more detailed determination is made by the contractor to resolve any uncertainty that a proposed site may represent. All flood zone determinations made, utilizing this service, are guaranteed by the contractor to be correct. Any loss attributable to an error in a certification is the responsibility of the contractor.

The cost of this service for all Rural Development portfolios is \$8.00 per flood zone determination for a new loan. This cost is charged back to borrowers as part of their loan repayments, by way of recoverable program loan cost funding managed by the National Office.

Initial and new users of the service will need to register to establish access to the contractor's Land America web-based system. A registration area has been established on the CSC's SharePoint web site at:

<https://rd.sc.egov.usda.gov/teamrd/hcfp/csc/Lists/Flood%20Determination%20Service/NewForm.aspx?Source=https%3A%2F%2Frd%2Esc%2Eegov%2Eusda%2Egov%2Fteamrd%2Fhcfp%2Fcsc%2FLists%2FFlood%2520Determination%2520Service%2Foverview%2Easpx>

EXPIRATION DATE  
September 30, 2009                   :

FILING INSTRUCTIONS  
Administrative/Other Programs

If you have trouble clicking on this link, or if you have received this memorandum as a hard copy, go to the CSC SharePoint site at the following address:

<https://rd.sc.egov.usda.gov/teamrd/hcfp/csc>

Then, on the left side of the screen, under “Surveys,” click on the Flood Zone Questionnaire, then to the right of that, click on “Respond to this Survey.”

Field staff should follow the attached guidance in registering and utilizing the service. Any questions concerning this service should be directed to Toni Carter, Escrow and Front End Management Branch, CSC, at [toni.carter@stl.usda.gov](mailto:toni.carter@stl.usda.gov) or (314) 457-5864.

#### Attachments

Sent by electronic mail on 09/19/08, at 11:00 a.m. by PSS. State Directors should notify other personnel as appropriate.

## Guidance to Users

The Centralized Servicing Center (CSC) flood zone certification service is offered, through a contract with Proctor Financial Insurance with sub-contractor, Land America Lender Services.

The flood zone certifications are essentially self-service for authorized Rural Development users. To gain access to the web-based Land America system, where requests are entered, a new user will need to register by completing the survey at the link provided in this memorandum. Following completion of the survey, a new registrant will receive a login account and password to Land America's system by e-mail within 72 hours. To help us ensure that you are receiving timely service, please revisit the SharePoint survey and indicate "Yes" to the question "Have you received your login and password?" after you receive your email acknowledgement.

**Please note, even if you already have a Land America account, it will still be necessary for you to register to use the Land America system after September 2, 2008. All prior accounts will be deleted from the Land America database.**

Once registered, please refer to Attachment 2 to see the screens that will appear when logging into the Land America web site to request a certification. You will need to go to the following web site to submit a request:

[www.latfnet.com](http://www.latfnet.com)

You will first need to enter your user ID and password provided by e-mail (See top of Attachment 2). Upon verification of your account, the Land America flood servicing portal will appear (bottom of Attachment 2). You will need to fill out all information as accurately and completely as possible. When complete, hit the submit button. You will either receive a certificate immediately, which will indicate the flood zone or you will receive the certificate by e-mail within 24-48 hours, if additional processing time is required. It is essential that the certificate is ordered with accurate information. Otherwise, the vendor will not assume liability for the error.

It is essential that all employees understand that this is a "live system," and as soon as a request is submitted, the borrower is charged for the certificate. Flood certificates should only be ordered on properties where a loan is "certain" or "near certain," as this fee is to be charged to the borrower at closing as a recoverable program loan cost.

If for some reason the property does not go to closing and a loan is not executed, the Agency must pay the cost of the certificate. The cost of such certificates will be charged back to the individual program areas of the States requesting them. Therefore, it is essential that this service is used only for the express purpose intended.



Welcome... Log On to LATFnet



## Servicing Portal

To logon, please enter your User ID and Password:

User ID:

Password:

LandAmerica  
Lender Services

Flood

Data Loading...

Order Certificates | Flood Service

Product Menu/Open Customer Service Request/Technical Support

Order Certificates/View/Print Certificates/Reports/Transfer/Cancellations/Customer Service Request

Log On

Name of Representative

☐ Shaded areas indicate required information.

|                   |            |                   |              |
|-------------------|------------|-------------------|--------------|
| Contact Name:     | Rep Name   | Phone:            | XXX-XXX-XXXX |
| Email Address:    | Rep E-Mail | Fax Number:       | XXX-XXX-XXXX |
| Cc:Email Address: |            | Cc:Email Address: |              |

The above user information is to help us contact you, if necessary.  
Please contact your account manager if you have any changes.

|            |          |                |                                |
|------------|----------|----------------|--------------------------------|
| Loan ID:   |          | Service Type:  | Certification and LOL Tracking |
|            |          | Cost Center:   | 24885 USDA                     |
| Loan Type: | Purchase | Property Type: | Residential                    |

|               |      |       |    |
|---------------|------|-------|----|
|               | Last | First | MI |
| Borrower:     |      |       |    |
| 2nd Borrower: |      |       |    |
| or Entity     |      |       |    |

☐ New Construction ☐ Vacant Lot

\* If the House # is unknown, please enter TBD in the house # field.  
\* If the Zip Code is unknown, please enter 00000 in the Zip code field.  
The State is necessary to expedite your order.

Order by Latitude/Longitude only

|         |           |            |        |       |
|---------|-----------|------------|--------|-------|
| House # | Street    | Zip        | City   | State |
| 12345   | E Main St | 54215-5555 | Covina | CA    |

|                    |         |         |           |
|--------------------|---------|---------|-----------|
| Legal Description: | Lot/Sec | Blk/Twp | Tract/Rng |
|                    |         |         |           |

Additional Legal:

|  |  |
|--|--|
|  |  |
|  |  |

or Attach file: (Maximum file size 10 MB. Accepted file formats are .TXT and .PDF only.)

Parcel or Tax ID:

|           |            |            |             |
|-----------|------------|------------|-------------|
| Latitude: |            | Longitude: |             |
| Example:  | 378.000000 |            | -972.000000 |

Remarks:

September 22, 2008

SUBJECT: Interest Rate for Direct Business  
and Industry Loans

TO: Rural Development State Directors,  
Rural Development Managers,  
and Area Directors

The following interest rate is in effect October 1, 2008, through December 31, 2008.

| <u>Loan Type</u>                | <u>Existing Rate</u> | <u>New Rate</u> |
|---------------------------------|----------------------|-----------------|
| Direct Business<br>and Industry | 5.000%               | 5.000%          |

Please notify appropriate personnel of this rate.

*(Signed by Ben Anderson)*

BEN ANDERSON  
Administrator  
Business and Cooperative Programs

EXPIRATION DATE:  
December 31, 2008

FILING INSTRUCTIONS:  
Administrative/Other Programs

Sent by Electronic Mail on 9/25 at 3:30 by PAD.  
State Directors should advise other personnel as appropriate.

September 25, 2008

TO: State Directors, Rural Development

ATTN: Business Programs Directors

SUBJECT: Business and Industry Guaranteed Loan Program  
FCC, LLC dba First Capital Corporation

The purpose of this unnumbered letter is to inform you that FCC, LLC, dba First Capital Corporation has been approved as an eligible lender for the Business and Industry (B&I) Guaranteed Loan Program nationwide.

Based on our review of the material submitted, we have determined that FCC, LLC, has sufficient lending expertise, financial strength, and legal authority to operate a successful lending program. Our review shows that FCC, LLC:

1. has a record of making an average of 78 commercial loans per year in the past 3 years, and, therefore, the experience to successfully operate a B&I lending program;
2. report a delinquency rate of approximately 2.8 percent of loans outstanding at fiscal yearend 2007;
3. shows a tangible balance sheet equity of approximately 19 percent, based on the audit report through the period ending December 31, 2007;
4. FCC, LLC, has \$93.6 million in working capital and access to seven lines of credit and has the necessary capital and resources to successfully meet its responsibilities;
5. has sufficient financial strength and adequate staffing of qualified loan making and servicing personnel and is located within the service area of the proposed B&I guaranteed loan activity; and

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September 30, 2009

FILING INSTRUCTIONS:  
Community/Business Programs

6. has provided its license from the State of Florida and a letter from it's attorney stating that the company has the legal power and authority to engage in and operate the loan program.

If you have any questions, please contact the Business and Industry Division at (202) 690-4103.

*(Signed by William F. Hagy III)*

WILLIAM F. HAGY III  
Deputy Administrator  
Business Programs

September 28, 2008

SUBJECT: Granting Excused Absences to Federal Employees Affected by Severe Weather  
Conditions or Other Emergency Situations

TO: National Office Officials  
Rural Development State Directors

ATTN: Administrative Program Directors  
Human Resources Managers

FROM: Clyde Thompson (*Signed by Clyde Thompson*)  
Deputy Administrator  
Operations and Management

A memorandum dated September 15, 2008, from the Office of Personnel Management's (OPM) Acting Director, Michael W. Hager, was issued to the heads of executive departments and agencies reminding us of the alternatives available for Federal employees facing personal emergencies or providing immediate and long-term assistance as a result of Hurricane Ike. State Directors may approve excused absences (administrative leave) for employees that are prevented from reporting for work or faced with a personal or property emergency because of the flooding and its aftermath, and who can be spared from their usual responsibilities; or assisting in any relief and recovery efforts such as volunteering in emergency law enforcement, relief, and clean-up efforts in affected communities, subject to approval and provision of documentation associated with the volunteer efforts.

EXPIRATION DATE:  
September 30, 2009

FILING INSTRUCTIONS:  
Administrative/Other Programs

For additional information on the pay and leave benefits available to Federal employees prevented from working, or required to work, in areas affected by severe weather conditions or other emergency situations, please see OPM 's Handbook on Pay and Leave Benefits for Federal Employees Affected by Severe Weather Conditions or Other Emergency Situations at <http://www.opm.gov/oca>. During severe weather conditions and other emergency situations, American citizens are often called upon to volunteer their time and efforts to assist in Federal, State, and local recovery and relief efforts. Additional information on volunteer activities is available at <http://www.opm.gov/oca/leave/html/Volunteer2.asp>.

For more information, please contact your servicing human resources office.

Sent by electronic mail on 09/30/08, at 8:30 a.m., by Human Resources.  
State Directors and National Office Officials should advise other personnel as appropriate.